The 20-Point Cash-Flow Checklist for UK Micro-Businesses

Print it, pin it, run it monthly. Twenty practical checks that keep a small UK company's cash under control — and a sober guide to bridging a gap when one still opens up.

Know your position (1–5)

- **1. You know today's true cash balance** — bank balance minus uncleared payments and committed direct debits.
- **2. You keep a 13-week rolling cash forecast** — a simple spreadsheet beats a perfect one you never update.
- **3. You know your monthly break-even figure** — the revenue below which cash shrinks.
- **4. VAT, PAYE and Corporation Tax are accrued monthly** into a separate pot, not discovered at the deadline.
- **5. You review the forecast on a fixed day each week** — cadence is the control.

Get paid faster (6–10)

- **6. Invoices go out the day the work completes**, not at month-end.
- **7. Payment terms are stated on every invoice** and are as short as the relationship allows.
- **8. Chasing is systematic** — a polite reminder at day 7, a call at day 14, escalation at day 30.
- **9. Deposits or stage payments** are taken on any job over a week long.
- **10. Card/instant payment options** are offered — friction is the enemy of getting paid.

Spend with intent (11–15)

- **11. Every subscription is reviewed quarterly** — zombie SaaS is a silent leak.
- **12. Supplier terms are negotiated**, not accepted — 30 days is often there for the asking.
- **13. Stock is bought against demand**, not against discounts.
- **14. One person owns spend approval** above an agreed threshold.
- **15. Personal and company money never mix** — clean books are cheaper books.

Bridge gaps safely (16–20)

- **16. You distinguish a timing gap from a trading loss.** Credit bridges the first; only more revenue or lower costs fix the second.
- **17. You size the gap before borrowing** — amount and number of days, not a round number.
- **18. You compare the pounds-and-pence total repayable**, not just rates (see https://credicorp.co.uk/compare/).
- **19. You avoid personal guarantees where possible** — company debts should stay the company's (Credicorp takes none).

- **20. You talk to lenders early if repayment wobbles** — options shrink with silence: https://credicorp.co.uk/help/.

Further reading

The full money-management guide lives at https://credicorp.co.uk/guides/managing-your-money-as-a-uk-micro-business/, with the whole guide library at https://credicorp.co.uk/guides/.

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